Case 09-14036 Doc 1 Filed 04/20/09 Entered 04/20/09 20:25:17 Desc Main Document Page 1 of 38

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		Bankruptcy Case Number:
Michail	A Stasishin	
	VERIFICATION	N OF CREDITOR MATRIX
		Number of Creditors:
The aborknowled		e list of creditors is true and correct to the best of my (our)
Dated:	4/20/2009	s/ Michail A Stasishin Michail A Stasishin
		Debtor

# Case 09-14036 Doc 1 Filed 04/20/09 Entered 04/20/09 20:25:17 Desc Main Document Page 2 of 38 9395 H LANDINGS CO

9395 H LANDINGS CO KOVITZ SHIFRIN NESBIT 750 LAKE COOK RD 350 BUFFALO GRO IL, 60089

Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075

Chase Bank Usa, Na 201 N. Walnut St//Del-1027 Wilmington, DE 19801

Countrywide Home Loa 450 American St Simi Valley, CA 93065

Greenpoint Mortgage Inc. 2300 Brookstone Centre Parkway Columbus, GA 31908

Selfrelience Ukrania 2351 W. Chicago Ave Chicago, IL 60622-4727

State Farm Bank One State Farm Plaza Bloomington, IL 61710 Case 09-14036 Doc 1 Filed 04/20/09 Entered 04/20/09 20:25:17 Desc Main Official Form 1 (04/07) Document Page 3 of 38

United States Bankruptcy Court Northern District of Illinois Eastern Division					untary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Stasishin, Michail A		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			s used by the Joint l, maiden, and trad	Debtor in the last 8 le names):	years
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. state all):  3206	No. (if more than one,	Last four digits state all):	of Soc. Sec./Comp	olete EIN or other Ta	ax I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State):  3238 Home Ave.  Apt G2  Berwyn, IL		Street Address of	of Joint Debtor (No	o. & Street, City, and	d State):
ZIP(	CODE <b>60402</b>	G · · · · · · · · · · · · · · · · · · ·	C.I. D.	: 1Dl (D :	ZIP CODE
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Resid	ence or of the Prin	cipal Place of Busir	ness:
Mailing Address of Debtor (if different from street address):	:	Mailing Address	s of Joint Debtor (i	f different from stree	et address):
ZIP (	CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different i	from street address above):				ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to indivisigned application for the court's consideration certifyin unable to pay fee except in installments. Rule 1006(b) S  Filing Fee waiver requested (applicable to chapter 7 incattach signed application for the court's consideration. S	g that the debtor is see Official Form 3A. lividuals only). Must	c as defined in 11  Intity Licable) Organization Inted States Enue Code.)  Check one Debtor Debtor Insider Check all a A plan Accept	Chapter 7 Chapter 9 Chapter 12 Ch	Nature (Check primarily consumer ned in 11 U.S.C. s "incurred by an primarily for a amily, or house- sse."  Chapter 11 Del s debtor as defined in ness debtor as defined intingent liquidated eless than \$2,190,000	ccy Code Under Which led (Check one box)  Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  of Debts one box)  Debts are primarily business debts.  btors  In 11 U.S.C. § 101(51D).  ded in 11 U.S.C. § 101(51D).  debts (excluding debts owed to 0.
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distrib ☐ Debtor estimates that, after any exempt property is excless expenses paid, there will be no funds available for distribution of Creditors  Estimated Number of Creditors  1- 50- 100- 200- 1,000-	uded and administrative		Over	THIS S	SPACE IS FOR COURT USE ONLY
49 99 199 999 5,000 2	10,000 25,000 50,0		100,000		
	0,000 to		More than \$100	million	
Estimated Liabilities  \$\sigma\$ \\$0 to \\ \\$50,000 to \\ \\$100,000 \\ \$1 m	9,000 to \$1 million \$100 million	on to	More than \$100	million	

C Official Form 1 (	ase 09-14036 Doc 1 Filed 04/20/09 (04/07) Document	9 Entered 04/20/09 20:25:17 Page 4 of 38	Desc Main FORM B1, Page 2				
Voluntary Peti (This page must	tion be completed and filed in every case)	Name of Debtor(s):  Michail A Stasishin					
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)					
Location Where Filed:	NONE	Case Number:	Date Filed:				
Location Where Filed:	NONE	Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)				
Name of Debtor: NONE		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
10Q) with the Secur	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A is a	ttached and made a part of this petition.	X /s/ O. Allan Fridman	4/20/2009				
		Signature of Attorney for Debtor(s)  O. Allan Fridman	Date <b>6274954</b>				
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public healt	th or safety?				
	Ext	nibit D					
(To be completed by	y every individual debtor. If a joint petition is filed, each spouse mus	t complete and attach a separate Exhibit D.)					
✓ Exhibit D	completed and signed by the debtor is attached and made a part of the	his petition.					
If this is a joint petit	tion:						
☐ Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.					
		ding the Debtor - Venue					
Ø	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 cm.	vapplicable box) of business, or principal assets in this District for 180 da days than in any other District.	ays immediately				
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.					
٥	Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	t is a defendant in an action or proceeding [in a federal of					
	<del>-</del>	les as a Tenant of Residential Property upplicable boxes.)					
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).						
		(Name of landlord that obtained judgment)					
		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession	*	ed to cure the				
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Michail A Stasishin
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Michail A Stasishin Signature of Debtor Michail A Stasishin	X Not Applicable (Signature of Foreign Representative)
X Not Applicable Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)  4/20/2009  Date	Date
Signature of Attorney  X /s/ O. Allan Fridman Signature of Attorney for Debtor(s)  O. Allan Fridman, 6274954  Printed Name of Attorney for Debtor(s) / Bar No.  Yelena Shvartsman Firm Name 400 Skokie Blvd Suite 380 Northbrook, IL 60062  Address  8477140210  Telephone Number 4/20/2009 afridman@tds.net Date  Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.  Not Applicable  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X Not Applicable Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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FORM B6A (10/05)

In re:	Michail A Stasishin	Case No.	
	Debtor	-,	(If known)

## **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

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FormB6B (10/05)

n re	Michail A Stasishin	Case No	·
	Debtor	,	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Self Relaince		4,135.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	х			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		bed dvd and tv		200.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		necessary wearign apparel		0.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			

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Form B6B-Cont. (10/05)

n re	Michail A Stasishin	Cas	se No.	
	Debtor	,		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
<ol> <li>Other liquidated debts owed to debtor including tax refunds. Give particulars.</li> </ol>	X			
<ol> <li>Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.</li> </ol>	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Acura RL		3,900.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	X			

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Form B6B-Cont. (10/05)

n re	Michail A Stasishin		Case No.	
		Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 8,235.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Official Form 6C (04/07)

In re	Michail A Stasishin	Case No.	
	Debtor		(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION		
1999 Acura RL	735 ILCS 5/12-1001(c)	2,400.00	3,900.00		
necessary wearign apparel	735 ILCS 5/12-1001(a),(e)	0.00	0.00		
Self Relaince	735 ILCS 5/12-1001(b)	4,000.00	4,135.00		

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Official Form 6D (10/06)

In re Michail A Stasishin		Case No.	
·	Dobtor	_	(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 852884353100001  State Farm Bank One State Farm Plaza Bloomington, IL 61710			03/01/2009 1999 Acura RL VALUE \$3,900.00				4,712.00	812.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 4,712.00	\$ 812.00
\$ 4,712.00	\$ 812.00

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Official Form 6E (04/07)

adjustment.

In re	Michail A Stasishin		Case No.	
		Debtor	'	(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of iness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or isehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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Official Form 6E (04/07) - Cont.

In re	Michail A Stasishin		Case No.	
	inionali // Gadicinii	Debtor	-,	(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals⊁ (Totals of this page)

Total >

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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Official	Form	6F	(10/0	6)
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In re	Michail A Stasishin		Case No.
		Debtor	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						4,304.87
		condo lien				
						699.00
•		Credit Card				
						1,656.00
		Credit Card				
					х	41,251.00
		Home Equity				
					Х	40,850.00
		Home Equity				
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE   Condo lien  Credit Card  Credit Card  Home Equity	CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE   Condo lien  Credit Card  Credit Card  Home Equity	SUBJECT TO SETOFF, SO STATE  CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE  Condo lien  Credit Card  Credit Card  Home Equity	INCONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE  Condo lien  Credit Card  Credit Card  Credit Card  X  Home Equity  X  X

1	Continuation	sheets	attached
	Continuation	3110013	attacrica

Subtotal > \$ 88,760.87

Total > \$

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Officia	ll Form 6F (10/06) - Cont.		
In re	Michail A Stasishin	Case No	

Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4409002130029346  Selfrelience Ukrania 2351 W. Chicago Ave Chicago, IL 60622-4727			Credit Card				2,391.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 2,391.00 Total > \$ 91,151.87

(If known)

O. Allan Fridman 6274954 Yelena Shvartsman 400 Skokie Blvd Suite 380 Northbrook, IL 60062

8477140210 Attorney for the Petitioner(s)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois
Eastern Division

In Re:

Debtor: Michail A Stasishin Social Security Number: 3206 Case No:

Chapter 7

**Numbered Listing of Creditors** 

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	9395 H LANDINGS CO KOVITZ SHIFRIN NESBIT 750 LAKE COOK RD 350 BUFFALO GRO IL, 60089	Unsecured Claims	\$ 4,304.87
2.	Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075	Unsecured Claims	\$ 699.00
3.	Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801	Unsecured Claims	\$ 1,656.00
4.	Countrywide Home Loa 450 American St Simi Valley, CA 93065	Unsecured Claims	\$ 41,251.00
5.	Greenpoint Mortgage Inc. 2300 Brookstone Centre Parkway Columbus, GA 31908	Unsecured Claims	\$ 40,850.00

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In re:	Michail A Stasishin	Case No	)
6.	Selfrelience Ukrania 2351 W. Chicago Ave Chicago, IL 60622-4727	Unsecured Claims	\$ 2,391.00
7.	State Farm Bank One State Farm Plaza Bloomington, IL 61710	Secured Claims	\$ 4,712.00

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In re:	Michail A Stasishin	Case No
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(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

### **DECLARATION**

I, **Michail A Stasishin**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: s/ Michail A Stasishin

Michail A Stasishin

Dated: 4/20/2009

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Form B6G			2000	. a.g. = 0 0. 00	
10/05)					

Michail A Stasishin

$\mathbf{c}$			<b>EXECUTORY</b>			
		- (	E X E (L L L L L C) E X		IIMEXPIRED	
$\mathbf{u}$	GIILDUL		LALGUIGNI	CONTINACIO	UNLAI IIVLD	LLAULU

Case No.

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

	Case 09-14036	Doc 1	Filed 04/20/09 Document	Entered 04/20/09 20:25:17 Page 20 of 38	Desc Main				
Form B6H			2000	. a.g. = 0 a. e.					
(10/05)									
In re: Mich	nail A Stasishin			Case No.	<del></del>				
			Debtor	<del></del> ,	(If known)				
		SC	HEDULE H	- CODEBTORS					
☐Y C	☐ Check this box if debtor has no codebtors.								
_									
	NAME AND ADDRES	SS OF CODE	RTOP	NAME AND ADDRESS O	E CREDITOR				

Case 09-14036 Doc 1 Filed 04/20/09 Entered 04/20/09 20:25:17 Desc Main Document Page 21 of 38

Official Form 6 - Summary (10/06)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Michail A Stasishin	,	Case No.	
	Debtor		Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 8.235.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 4.712.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 91.151.87	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,424.76
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 3,542.00
тот	AL	15	\$ 8,235.00	\$ 95,863.87	

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Official Form 6 - Declaration (10/06)

In re	Michail A Stasishin	Case No.	
	Debtor		(If known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>17</u> sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date:	4/20/2009	Signature:	s/ Michail A Stasishi	n
		•	Michail A Stasishin	
				Debtor
		[If joint case	e, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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Official Form 7 (04/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Lasterii Division		
In re:	Michail A Stasishin		Case No.	
		Debtor		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

 $\sqrt{\phantom{a}}$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 2. Income other than from employment or operation of business

None

 $\checkmark$ 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

Ø

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT

NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

None

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b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

DATES OF PAID OR AMOUNT PAYMENTS/ VALUE OF STILL TRANSFERS TRANSFERS OWING

None

 $\mathbf{\Delta}$ 

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT
AND RELATIONSHIP TO DEBTOR PAYMENTS AMOUNT PAID STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

DATE OF

AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

SEIZURE

PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION
FORECLOSURE SALE AND VALUE OF
TRANSFER OR RETURN PROPERTY

NAME AND ADDRESS OF CREDITOR OR SELLER

Washington Mutual Bank CODILIS ERNEST J JR 15W030 N FRONTAGE RD BURR RIDGE IL, 60527 11/13/2008 LANDINGS CONDO

#### 6. Assignments and receiverships

None

 $\checkmark$ 

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESSDATE OFASSIGNMENTOF ASSIGNEEASSIGNMENTOR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

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NAME AND ADDRESS DESCRIPTION

NAME AND ADDRESS OF COURT DATE OF AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

#### 7. Gifts

None

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List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF
OR ORGANIZATION IF ANY OF GIFT GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND. IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

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List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

> OTHER THAN DEBTOR OF PROPERTY

#### 10. Other transfers

NAME OF TRUST OR OTHER

None

 $\mathbf{\Delta}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY

4

NAME AND ADDRESS OF TRANSFEREE. TRANSFERRED **RELATIONSHIP TO DEBTOR** DATE

AND VALUE RECEIVED

None

Ø

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE(S) OF

AND VALUE OF PROPERTY OR DEBTOR'S DEVICE TRANSFER(S) INTEREST IN PROPERTY

AMOUNT OF MONEY OR DESCRIPTION

#### 11. Closed financial accounts

None

abla

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

#### 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSDESCRIPTIONDATE OF TRANSFEROF BANK OROF THOSE WITH ACCESSOFOR SURRENDER,OTHER DEPOSITORYTO BOX OR DEPOSITORYCONTENTSIF ANY

#### 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

#### 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

Ø

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

 $\sqrt{\phantom{a}}$ 

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO./
NAME
COMPLETE EIN OR ADDRESS
OTHER TAXPAYER
I.D. NO.

LAST FOUR DIGITS
OF SOC. SEC. NO./
ADDRESS
NATURE OF BUSINESS
BEGINNING AND ENDING
DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

\* \* \* \* \* \*

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	4/20/2009	Signature	s/ Michail A Stasishin	
		of Debtor	Michail A Stacichin	

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B 203 (12/94)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re:	In re: Michail A Stasishin			Case No.		
		Debtor			Chapter	7
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR					
ar pa	nd that compens aid to me, for se	sation paid to me within one year b	pefor	2016(b), I certify that I am the attorney for the above- te the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		
	For legal serv	vices, I have agreed to accept			\$	
	Prior to the fil	ling of this statement I have receive	/ed		\$	
	Balance Due				\$	
2. Th	he source of cor	mpensation paid to me was:				
	□ Debte	or		Other (specify)		
3. Th	he source of cor	mpensation to be paid to me is:				
	☐ Debte	or		Other (specify)		
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
5. In	<ul> <li>I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.</li> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case,</li> </ul>					
a	•	f the debtor's financial situation, a n bankruptcy;	nd re	endering advice to the debtor in determining whether	r to file	
b	) Preparatio	n and filing of any petition, schedu	ules,	statement of affairs, and plan which may be require	ed;	
C)	) Represent	ation of the debtor at the meeting	of cr	reditors and confirmation hearing, and any adjourned	d hearings there	of;
ď	) Represent	ation of the debtor in adversary pr	rocee	edings and other contested bankruptcy matters;		
e	) [Other prov	visions as needed]				
6. B	6. By agreement with the debtor(s) the above disclosed fee does not include the following services:					
				CERTIFICATION		
	•	foregoing is a complete statement ne debtor(s) in this bankruptcy pro		ny agreement or arrangement for payment to me for ding.	r	
Dat	ted: <u>4/20/200</u>	9				
				/s/ O. Allan Fridman		
				O. Allan Fridman, Bar No. 6274954	ļ	
				Yelena Shvartsman		

Attorney for Debtor(s)

B 201 (04/09/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 Page 2

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

O. Allan Fridman	/s/ O. Allan Fridman	4/20/2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Yelena Shvartsman 400 Skokie Blyd Suite 380		
Northbrook, IL 60062		
8477140210		
	Certificate of the Debtor	
I, the debtor, affirm that I have received and read this	s notice.	
Michail A Stasishin	Xs/ Michail A Stasishin	4/20/2009
Printed Name of Debtor	Michail A Stasishin	
	Signature of Debtor	Date
Case No. (if known)		

Case 09-14036 Doc 1 Filed 04/20/09 Entered 04/20/09 20:25:17 Desc Main Document Page 33 of 38

Form 8 (10/05)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re: Michail A Stasishin			Case No.			
	Debtor			Chapter 7		
CHAPTE	ER 7 INDIVIDUAL D	EBTOR'S	STATEM	ENT OF INTE	NTION	
☐ I have filed a schedule of	assets and liabilities which includes	debts secured by pr	operty of the esta	ate.		
☐ I have filed a schedule of	executory contracts and unexpired	leases which includes	s personal prope	rty subject to an unexpire	d lease.	
☐ I intend to do the following	g with respect to the property of the	estate which secures	those debts or i	s subject to a lease:		
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
1. 1999 Acura RL	State Farm Bank				Х	
	•	·	•	·	•	
Description of Leased Property	Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant			
None						
s/ Michail A Stasishin	4/20/2009					
Michail A Stasishin Signature of Debtor	Date					

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Official Form 23 (10/06)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re	Michail A Stasishin		Case No.
		Debtor	Chapter 7

# DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

(Fillited Name of De	soloi)
case hereby certify that on	(Date), I completed an instructional course in personal
financial management provided by	<del>_</del>
	(Name of Provider)
an approved personal financial management provide	r.
Certificate No.:	
□ I,	, the debtor in the above-styled case,
(Printed Name of Debtor)	
· · · · · · · · · · · · · · · · · · ·	it course is required, because of [Check the appropriate box.]:
☐ Incapacity or disability, as defined	• , ,
Active military duty in a military co	
	United States trustee (or bankruptcy administrator) has are not adequate at this time to serve the additional individuals
who would otherwise be required to complete such of	•
7,000	
Signature of Debtor: s/ Michail A Stasishin	
Michail A Stasishin	
Date: 4/20/2009	

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

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Official Form 24 (10/05)

#### **UNITED STATES BANKRUPTCY COURT**

# Northern District of Illinois Eastern Division

In re	Michail A Stasishin	Case No.			
	Debtor	Chapter	7		
	CERTIFICATION T BY AL	O COURT OF APP L PARTIES	EALS		
	A notice of appeal having been filed in the above-styled, and, and	, [Names of all the	appellants and all the appellees, if any], who		
	Leave to appeal in this matter is ☑ is not required to	under 28 U.S.C. § 158	B(a).		
	[The certification shall contain one or more of the follow	ving statements, as is	appropriate to the circumstances.]		
		Or			
		Or			

[The parties may include or attach the information specified in Rule 8003(f)(3)(C).]

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Official Form 24, Cont'd.

Signed: [If there are more than two signatories, all must sign and provide the information requested below. Attach additional signed sheets if needed.]

#### /s/ O. Allan Fridman

Attorney for Appellant (or Appellant, if not represented by an attorney)

#### O. Allan Fridman

Printed Name of Signer

# 400 Skokie Blvd Suite 380 Northbrook, IL 60062

Address

#### 8477140210

Telephone No.

#### 4/20/2009

Date

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Michail A Stasishin	Case No.

Debtor. Chapter 7

#### STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$0.00
Five months ago	\$0.00
Four months ago	\$0.00
Three months ago	\$0.00
Two months ago	\$0.00
Last month	\$0.00
Income from other sources	\$0.00
Total net income for six months preceding filing	\$_0.00
Average Monthly Net Income	\$_0.00

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated:	4/20/2009	
		s/ Michail A Stasishin
		Michail A Stasishin
		Debtor

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

n re:	Michail A Stasishin	Case No.	
	mionan / Cualcinii		

Chapter 7

	C	naptei /		
BUSINESS INCOME AND	EXPENSES	5		
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY IN	NCLUDE information di	irectly related to	the business	
operation.)		•		
PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:				
1. Gross Income For 12 Months Prior to Filing:	\$	0.00		
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:				
2. Gross Monthly Income:			\$	0.00
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:				
3. Net Employee Payroll (Other Than Debtor)	\$	0.00		
4. Payroll Taxes		0.00		
5. Unemployment Taxes		0.00		
6. Worker's Compensation		0.00		
7. Other Taxes		0.00		
8. Inventory Purchases (Including raw materials)		0.00		
Purchase of Feed/Fertilizer/Seed/Spray		0.00		
10. Rent (Other than debtor's principal residence)		0.00		
11. Utilities		0.00		
12. Office Expenses and Supplies		0.00		
13. Repairs and Maintenance		0.00		
14. Vehicle Expenses		0.00		
15. Travel and Entertainment		0.00		
16. Equipment Rental and Leases		0.00		
17. Legal/Accounting/Other Professional Fees		0.00		
18. Insurance		0.00		
19. Employee Benefits (e.g., pension, medical, etc.)		0.00		
20. Payments to Be Made Directly By Debtor to Secured Creditors For		0.00		
Pre-Petition Business Debts (Specify):				
None				
21. Other (Specify):		<del></del>		
None				
22. Total Monthly Expenses (Add items 3 - 21)			\$	0.00
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:				
23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			\$	0.00